

**NVR Settlement Services of Maryland, Inc.**  
**ALTA Universal ID: 1050618**  
**7080 Samuel Morse Drive**  
**Suite 100**  
**Columbia, MD 21046**

File No./Escrow No.: BB2275  
 Print Date & Time: July 08, 2026 3:16 pm  
 Officer/Escrow Officer: Chironne Taylor  
 Settlement Location: 7080 Samuel Morse Drive, Suite 100  
 Columbia, MD 21046  
 Property Address: 2268 Waterfront Way  
 Baltimore, MD 21230  
 Borrower: Juan Nino  
 2268 Waterfront Way  
 Baltimore, MD 21230  
 Seller: NVR, Inc., a Virginia Corporation  
 7080 Samuel Morse Drive  
 Suite 100  
 Columbia, MD 21046  
 Lender: Newrez LLC ISAOA/ATIMA  
 Settlement Date : July 09, 2026  
 Disbursement Date : July 09, 2026

| Seller    |            | Description                                                | Borrower   |            |
|-----------|------------|------------------------------------------------------------|------------|------------|
| Debit     | Credit     |                                                            | Debit      | Credit     |
|           |            | <b>Financial</b>                                           |            |            |
|           | 654,610.00 | Sale Price of Property                                     | 654,610.00 |            |
|           |            | Deposit                                                    |            | 22,000.00  |
|           |            | Loan Amount                                                |            | 621,879.00 |
| 12,499.00 |            | Seller Credit                                              |            | 12,499.00  |
| 22,000.00 |            | Excess Deposit                                             |            |            |
|           |            | Lender Credits from Newrez LLC ISAOA/<br>ATIMA             |            | 1,064.54   |
|           |            | <b>Loan Charges to Newrez LLC ISAOA/ATIMA</b>              |            |            |
|           |            | Appraisal Fee<br>\$550.00 paid outside closing by Borrower |            |            |
|           |            | Credit Report Fee                                          | 226.00     |            |
|           |            | Flood Certification Fee                                    | 6.00       |            |
|           |            | MERS                                                       | 23.70      |            |
|           |            | Tax Service Fee                                            | 85.00      |            |
|           |            | Prepaid Interest                                           | 2,582.44   |            |

| Seller   |        | Description                                                                                                                                                                                                                          | Borrower  |        |
|----------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|
| Debit    | Credit |                                                                                                                                                                                                                                      | Debit     | Credit |
|          |        | <b>Loan Charges to Newrez LLC ISAOA/ATIMA (continued)</b>                                                                                                                                                                            |           |        |
|          |        | \$112.28 per day from 07/09/26 to 08/01/26<br>Newrez LLC ISAOA/ATIMA                                                                                                                                                                 |           |        |
|          |        |                                                                                                                                                                                                                                      |           |        |
|          |        | <b>Loan Charges to CNC Mortgage, LLC</b>                                                                                                                                                                                             |           |        |
|          |        | Mortgage Broker                                                                                                                                                                                                                      | 17,101.67 |        |
|          |        |                                                                                                                                                                                                                                      |           |        |
|          |        | <b>Impounds</b>                                                                                                                                                                                                                      |           |        |
|          |        | Homeowner's Insurance to Newrez LLC<br>ISAOA/ATIMA<br>4.000 Months at \$90.25/month                                                                                                                                                  | 361.00    |        |
|          |        | Property Taxes to Newrez LLC ISAOA/ATIMA<br>4.000 Months at \$215.48/month                                                                                                                                                           | 861.92    |        |
|          |        | Aggregate Adjustment to Newrez LLC ISAOA/<br>ATIMA                                                                                                                                                                                   |           | 305.79 |
|          |        |                                                                                                                                                                                                                                      |           |        |
|          |        | <b>Title Charges and Escrow/Settlement Charges</b>                                                                                                                                                                                   |           |        |
|          |        | Commitment Fee to NVR Settlement Services<br>of Maryland, Inc.                                                                                                                                                                       | 75.00     |        |
|          |        | CPL to Stewart Title Guaranty Company                                                                                                                                                                                                | 50.00     |        |
|          |        | Lender's Title Insurance to NVR Settlement<br>Services of Maryland, Inc.<br>Coverage: \$621,879.00<br>Disclosed Premium: \$2,026.48<br>Version: 2021 ALTA Short Form Residential<br>Loan Policy - Current Assessments (07/01/<br>21) | 2,026.48  |        |
|          |        | Settlement Fee to NVR Settlement Services of<br>Maryland, Inc.                                                                                                                                                                       | 1,050.00  |        |
|          |        | Owner's Title Insurance to NVR Settlement<br>Services of Maryland, Inc.<br>Coverage: \$654,610.00<br>Disclosed Premium: \$2,064.17<br>Version: 2021 ALTA Homeowner's Policy<br>(07/01/21)                                            | 2,064.17  |        |
|          |        |                                                                                                                                                                                                                                      |           |        |
|          |        | <b>Government Recording and Transfer Charges</b>                                                                                                                                                                                     |           |        |
|          |        | Recording Fees to Director of Finance, City of<br>Baltimore                                                                                                                                                                          | 120.00    |        |
| 9,819.15 |        | City Transfer Tax to Director of Finance, City of<br>Baltimore                                                                                                                                                                       |           |        |
|          |        | Lien Cert to Director of Finance, City of<br>Baltimore                                                                                                                                                                               | 55.00     |        |
|          |        | State Recordation to Director of Finance, City<br>of Baltimore                                                                                                                                                                       | 6,330.00  |        |
|          |        | State Transfer Tax to Director of Finance, City                                                                                                                                                                                      | 3,273.05  |        |

| Seller     |            | Description                                                                     | Borrower   |            |
|------------|------------|---------------------------------------------------------------------------------|------------|------------|
| Debit      | Credit     |                                                                                 | Debit      | Credit     |
|            |            | <b>Government Recording and Transfer Charges (continued)</b>                    |            |            |
|            |            | of Baltimore                                                                    |            |            |
|            |            |                                                                                 |            |            |
|            |            | <b>Miscellaneous</b>                                                            |            |            |
|            |            | Deed Prep Fee to The Clabaugh Law Firm                                          | 150.00     |            |
|            |            | Homeowner's Insurance Premium<br>12 months                                      | 1,083.00   |            |
|            |            | Capital Contribution to Westport B HOA Inc.                                     | 456.00     |            |
| 1,946.85   |            | Est. Property Taxes to Director of Finance, City<br>of Baltimore                | 3,524.30   |            |
|            |            | Front Foot @ \$250/Y 07/09/2026 - 12/30/26 to<br>Howard Elkridge Utilities, LLC | 119.62     |            |
|            |            | Front Foot Setup Fee to Howard Elkridge<br>Utilities, LLC                       | 25.00      |            |
|            |            | HOA Dues @ \$114/M 07-09-2026 - 08/31/2026<br>to Westport B HOA Inc.            | 198.58     |            |
|            |            | HOA Setup Fee to Westport B HOA Inc.                                            | 150.00     |            |
| Seller     |            |                                                                                 | Borrower   |            |
| Debit      | Credit     |                                                                                 | Debit      | Credit     |
| 46,265.00  | 654,610.00 | <b>Subtotals</b>                                                                | 696,607.93 | 657,748.33 |
|            |            | <b>Due from Borrower</b>                                                        |            | 38,859.60  |
| 608,345.00 |            | <b>Due to Seller</b>                                                            |            |            |
| 654,610.00 | 654,610.00 | <b>Totals</b>                                                                   | 696,607.93 | 696,607.93 |